Helping Build Stronger Indianapolis Neighborhoods

2007 Action Plan

City of Indianapolis

October 13, 2006

Division of Community Economic Development

Table of Contents

- Executive Summary.....3
- Community Profile.....8
- Housing.....11
- Homeless Assessment.....16
- Implementation.....21
- Special Urban Initiatives.....25
- Citizen Participation.....30
- Resources.....32
- 2006 Activities.....33

Appendices

Appendix A: HOME Specific Requirements

Appendix B: Standard Forms – 424 and Certifications

Appendix C: Maps

Appendix D: Citizen Comments

Appendix E: Relocations Specifications

Executive Summary

As a major United States Metropolitan Area, the City of Indianapolis receives funding from the Federal Government through four United States Department of Housing and Urban Development (HUD) entitlement programs administered by the Department of Metropolitan Development.

The City of Indianapolis' *2005-2009 Consolidated Plan* establishes goals to be accomplished with funding from the Community Development Block Grant (CDBG,) the Home Investment Partnerships Program (HOME,) the American Dream Down Payment Initiative Program (ADDI,) the Emergency Shelter Grant (ESG) and the Housing Opportunities for Persons with AIDS Program (HOPWA.) The Plan also serves to identify housing and community development needs in Indianapolis communities. Each year the Consolidated Plan is updated through an Action Plan, which identifies the City's implementation and administration plans for these entitlement programs. This is the third Action Plan for the 2005-2009 period.

In 2007, the City anticipates receiving approximately $15.5 million for these entitlement programs. This *2007 Action Plan* presents the City's strategy for allocating entitlement dollars to activities that will assist in achieving the goals set forth in the *2005-2009 Consolidated Plan*. It is important to note that the City amended the *2005-2009 Consolidated Plan* in August of 2006 to include revised goals, strategies and benchmarks. The chart below shows the breakdown of funding for 2007 relating to the goals in the Consolidated Plan.

Goal 1: Increase the availability of safe, decent, affordable housing.

Strategy	2007	5-Year Goal
Rehabilitate substandard units to create rental housing for persons at 0-30% MFI.	100	550
Rehabilitate substandard units to create rental housing for persons at 31-80% MFI.	40	200
Rehabilitate substandard units to create homeownership opportunities.	38	230
Amended Strategy: Construct new homes as part of a strategic comprehensive development plan to create homeownership opportunities for persons below 80% MFI.	21	80
Increase homeownership opportunities for low-moderate income persons through down-payment assistance.	30	260
Assist homeowners with repairs to residences.	229	1000

Please note: All numbers in this table reflect units to be assisted.

Goal 2: Prevent homelessness for special needs populations and persons at-risk of homelessness.

Strategy	2007	5-Year Goal
Provide emergency rent and utility assistance to persons with special needs and persons at risk of homelessness.	300	1500
Provide supportive services to help persons at risk of homelessness or special needs populations to work towards self-sufficiency.	300	1400
Amended Strategy: Provide tenant-based and project-based rental assistance to persons with HIV/AIDS.	275	1375
Amended Strategy: Provide short-term emergency assistance to persons with HIV/AIDS.	400	2000
Amended Strategy: Provide supportive services to persons with HIV/AIDS.	625	3125
Amended Strategy: Provide housing placement assistance to persons with HIV/AIDS.	20	100

Please note: All numbers in this table are number of unduplicated persons served.

Amended Goal and Strategies:

Goal 3: Decrease the number of homeless individuals/families in Indianapolis.

Strategy	2007	5-Year Goal
Provide rent assistance to homeless individuals/families.	175	700
Create new permanent supportive housing units for homeless individuals/families through rehabilitation or new construction.	30	120
Provide supportive services to homeless individuals/families working towards self-sufficiency.	1000	4000

Please note: All numbers in this table are number of unduplicated persons served.

Goal 4: Increase educational opportunities.

Strategy	2007	5-Year Goal
Increase educational opportunities for youth.	1500	7500
Provide job training to low-moderate income persons.	200	1000

Please note: All numbers in this table are number of unduplicated persons served.

Goal 5: Support capital enterprise development for job creation.

Strategy	2007	5-Year Goal
Place low-moderate income persons in jobs.	100	500
For persons placed in jobs, help ensure employment for at least 180 days.	40	200
Create new jobs through new development.	240	1200
Improve commercial facades and signage for small business owners.	20	100

Goal 6: Eliminate unsafe buildings and sites.

Strategy	2007	5-Year Goal
Eliminate unsafe sites that pose a threat to the environment.	4	20
Eliminate unsafe structures that pose a threat to public safety.	3000	15,000

Amended Goal and Strategies:

Goal 7: Increase community building activities to foster Great Indy Neighborhoods Initiative.

Strategy	2007	5-Year Goal
Identify and train neighborhood leaders to take responsibility for building their communities.	300	1150
Develop quality of life plans for Indianapolis neighborhoods.	0	6

Goal 8: Combine housing opportunities with social and public services.

Strategy	2007	5-Year Goal
Fund services connected to permanent housing.	50% of services will be tied to a permanent housing programs each year.	
Combine housing development with access to transportation.	30% of all development projects that receive HUD funding each year will be within a 10-minute walk of public transportation.	

Building Stronger Neighborhoods

Housing continues to be the highest priority for the City's entitlement programs. In 2007, the City will invest more than $8.6 million in housing activities such as: homeowner repairs, the creation of new opportunities for homeownership and the creation and rehabilitation of affordable rental housing. This will be achieved, primarily, at the neighborhood grass roots level by partnerships with community based organizations such as Community Development Corporations (CDCs.)

This Plan includes $2.6 million to provide housing repairs to 281 units owned and occupied by households earning less than 80 percent of the area median family income. The City will provide CDBG funds to CDCs to provide roof replacement, new furnace installation, window replacement and other repairs necessary to maintain suitable living conditions. These types of repairs will ensure that individuals, particularly the low or fixed-income elderly, are able to remain in their homes.

Another strategy used to accomplish the goal of building stronger neighborhoods is to create new homeownership opportunities. In 2007, HOME funds will be awarded to community-based organizations such CDCs to build new houses and to acquire and rehabilitate vacant structures to be sold to low-income families. Funding for a total of 38 units was awarded. The Indianapolis Neighborhood Housing Partnership and West Indianapolis Community Development Corporation will provide direct homeownership assistance such as down payment assistance or mortgage subsidy to 30 low-income homebuyers.

The *2005-2009 Consolidated Plan* identifies rental housing affordable to extremely low-income families as a high priority. In 2007, $725,000 of HOME funds will be awarded to create low-income rental units. These funds will also support rental housing for ten young adults aging out of foster care, four people with physical disabilities and 24 homeless individuals. The City will further contribute to stronger neighborhoods by providing funding to promote economic development and support neighborhood empowerment programs and address vacant unsafe structures.

Phase four of the highly successful Homeownership Zone project will also begin in 2007. As additional properties are added, it is expected that 40 more units of housing for low and moderate income households will be created over the next two years.

Family Self-Sufficiency

While creating and maintaining quality affordable housing remains the cornerstone of the City's strategy to building stronger neighborhoods, other services must be made available either separately or in direct connection to housing opportunities. To ensure that families and individuals in need can attain

higher levels of self-sufficiency, a variety of activities that promote those opportunities will be undertaken. In 2007, programs focusing on job readiness, placement and retention services; senior and youth services; and other support services linked to housing for the homeless and special needs populations are among those funded. These activities will be implemented as part of the holistic approach necessary to further develop and sustain Indianapolis communities. A total of $2.3 million in CDBG, ESG and HOPWA funds will be invested in 2007 to assist families and individuals in attaining the services they need to become more self-sufficient.

A very important new part of the City's plan to achieve family self-sufficiency is the *Blueprint to End Homelessness*. Created by a broad-based coalition of groups, the *Blueprint* lays out a strategic plan to end the cycle of homelessness in Indianapolis and provide much-needed services to the very poor. The City, in addition to providing assistance to the broader continuum of people living below the Median Family Income (MFI,) pledges to focus specific support to those people at the very lowest end of that range.

Community Profile

According to the U.S. Census Bureau, Indianapolis is the 12th largest city in the nation in terms of population. As part of a requirement by the U.S. Department of Housing and Urban Development (HUD), an inventory of the city's population and housing stock was conducted. From this information, City staff is more easily able to set goals for the 2007 fiscal year and determine what type of projects should be funded by 2007 entitlement funds.

Population

The population for Indianapolis Metropolitan Statistical Area (MSA) in the year 2000 was 1,619,983. Fifty-three percent, or 860,854 of this populace resided in Marion County. These numbers may be greater in 2004 because numbers for the 2000 census were taken in 1999. The following table shows the racial breakdown of the Marion County population, compared to Indiana and the United States.

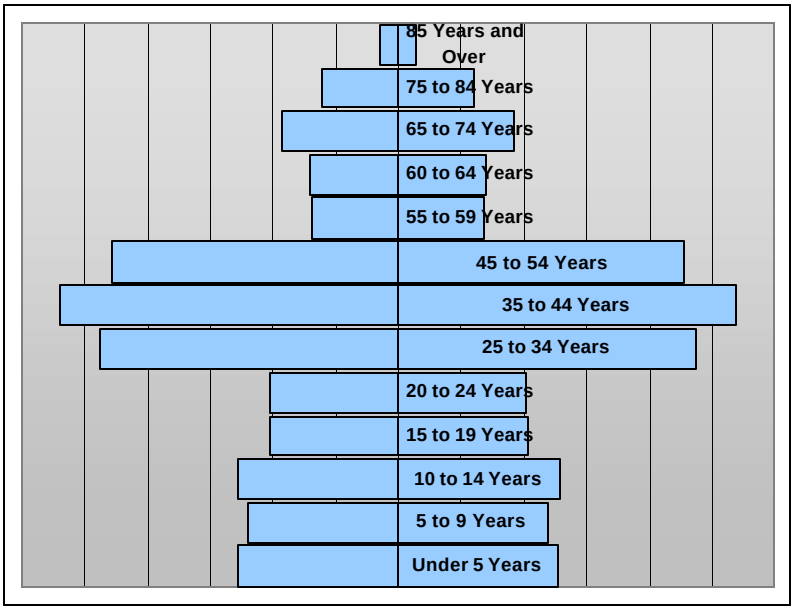
2000 Population	Marion County		Indiana		United States	
American Indian and Alaskan Native	0.3%	2,581	0.3%	8,241	0.9%	2,532,797
Asian	1.4%	12,046	1.0%	60,805	3.6%	10,131,189
Black or African American	24.2%	208,230	8.4%	510,761	12.3%	34,614,894
Hispanic or Latino	3.9%	33,558	3.5%	212,817	12.5%	35,177,738
Native Hawaiian and Other Pacific Islander	0.0%	0	0.0%	0	0.1%	281,422
White	70.5%	606,620	87.5%	5,320,424	75.1%	211,347,851
Total Population	100%	860,454	100%	6,080,485	100%	281,421,906

All minority populations grew as a percent of the population from the 1990 census statistics. The Hispanic population grew the most during that period, increasing from 0.1 percent of the population in 1990 to 3.9 percent in 2000, representing a 3,800 percent growth increase. The Asian, Native American and the African American populations followed in growth rates, respectively. Only the White population decreased over the ten-year period. The Analysis of Impediments to Fair Housing Choice also lists the percent of minority population for each township in Marion County. The southern most townships are the least diverse while Center and Pike townships are the most diverse.

Population by Race and Ethnicity, by Township, 2000

	Pike	Washington	Lawrence	Wayne	Center	Warren	Decatur	Perry	Franklin
American Indiana or Alaskan Native	0.2%	0.2%	0.2%	0.2%	0.3%	0.2%	0.2%	0.2%	0.2%
Asian alone	3.7%	1.4%	1.7%	1.6%	0.6%	1.1%	0.4%	1.1%	1.4%
African American	32.2%	26.8%	28.9%	19.2%	40.6%	21.6%	1.2%	1.6%	0.7%
Hispanic or Latino	5.5%	3.1%	3.4%	5.4%	5.1%	2.6%	1.7%	2.7%	1.3%
Native Hawaiian or Other Pacific Islander	0.0%	0.0%	0.1%	0.0%	0.0%	0.1%	0.0%	0.0%	0.1%
White	56.2%	66.8%	64.0%	71.8%	51.9%	72.9%	95.5%	93.4%	95.5%
Some Other Race	0.3%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%
Two or More Races	1.9%	1.5%	1.5%	1.6%	1.3%	1.5%	0.9%	0.9%	0.8%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%

The median age for the Indianapolis MSA is 34.7 years of age. The following chart depicts the aging population of Marion County.



By reviewing this chart, the City can identify and anticipate future needs. Indianapolis' largest age group is people 25 to 54 years of age. Fifteen years from now, the City will have a large demand for senior services and senior housing because of the aging population. The youngest populations will need higher education and jobs that provide living wages.

Income

For many of the programs funded by the U.S. Department of Housing and Urban Development (HUD,) income guidelines determine eligibility. The most recent guidelines, published by HUD, are for the year 2006 and are specific to the Indianapolis MSA. HUD begins by calculating the median family income for a family of four. This would be the mathematical point at which half of the four-member family population earns more and the other half earns less. Household income is determined by summing the gross incomes for all adults in a household. As the number of people in household increases, so too does the median family income. The following table features the income guidelines for the Indianapolis MSA, based on the number of people per household.

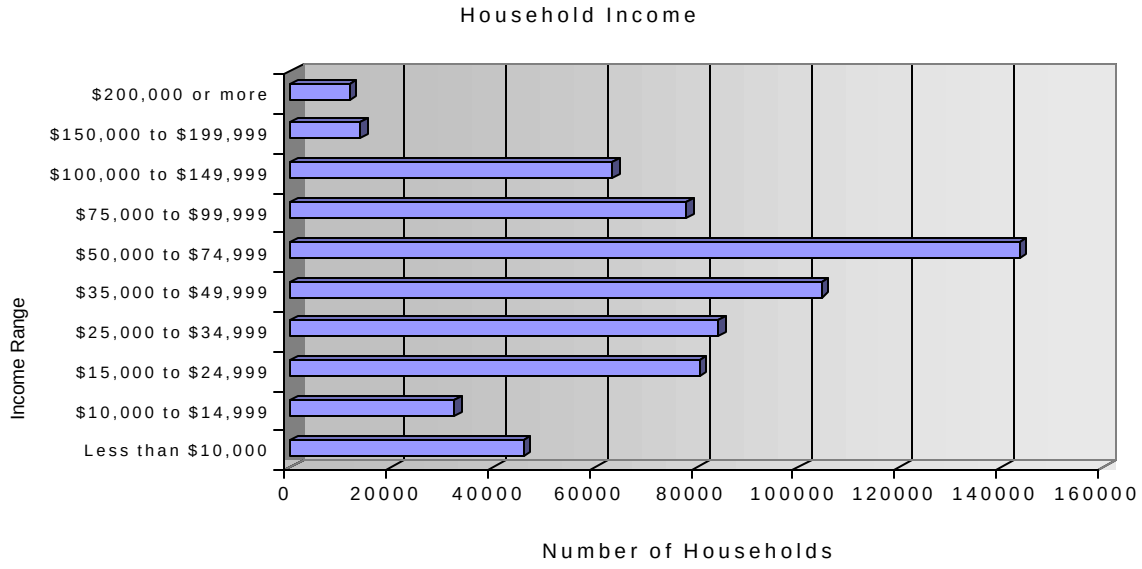
2006 Income Limits

Indianapolis, IN MSA								
MFI for a family of four:	$ 65,100							
	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
0-30% MFI	$ 13,700	$15,650	$17,600	$19,550	$21,100	$22,700	$24,250	$25,800
31-50% MFI	$ 22,800	$26,050	$29,300	$32,550	$35,150	$37,750	$40,350	$42,950
51-80% MFI	$ 36,450	$41,700	$46,900	$52,100	$56,250	$60,450	$64,600	$68,750

These income limits are different from the poverty calculation determined by the U.S. Census Bureau. Poverty thresholds are assigned to households based on the size of the family and the age of all family members. There are a total of 48 different poverty thresholds a family can be assigned to. The income limits followed by HUD are not based on the age of family members and therefore make a comparison between them and the poverty level difficult to determine. Generally the poverty threshold will follow slightly below or above the 0-30 percent of the median family income limit.

The median family income (MFI) is calculated using the gross income for all adults, age 18 or older, in a household. As the number of people in household increases, so too does the median income. The median family income for an area is the point at which exactly half the households earn more and exactly half the households earn less. According to the 2000 U.S. Bureau of Economic Analysis, the median family income for Marion County was $40,421. The median family income for a family of four nationally was $57,700.

Today, the household income for a family of four has increased to $63,800. The Median Family Income for the Indianapolis MSA is higher than that of the U.S. median family income. The median family income for the Indianapolis MSA is $45,548, while the national MFI is at $40,625. The chart below shows the number of households for each income rage in the Indianapolis MSA.



Housing

Barriers to Affordable Housing

The three most prevalent impediments to affordable housing in Indianapolis have been identified as 1) high costs associated with the development of affordable housing; 2) decreased availability of affordable housing units; and, 3) poor credit history. In 2007, CDBG, HOME, HUD McKinney funds and American Dream Down Payment Initiative funds will be used to address these barriers.

For many, the high costs associated with developing and operating affordable housing continues to be a challenge. The *2005-2009 Consolidated Plan* identifies affordable rental housing for families with incomes less than 30 percent median family income as a high priority. In 2007, the City will invest $3,090,000 dollars towards this effort, $1,090,000 of which are HOME dollars. These funds are for the creation of affordable rental housing for families earning less than 80 percent median family income.

The second obstacle is the lack of units classified as "affordable." For housing to be considered affordable, tenants should not pay more than 30 percent of their gross household income towards housing costs. According to the Indianapolis Homeless Count and Survey, more than 54,400 Marion County residents spend more than half of their monthly income on housing. Many times, families are faced with numerous issues that affect their self-sufficiency. In 2007, the City awarded $200,000 to the Indianapolis Neighborhood Housing Partnership and $100,000 to the West Indianapolis Development Corporation to provide direct homeownership assistance to low-income homebuyers. These funds can be used for down payment assistance, closing cost assistance or as a direct mortgage subsidy, all of which help to increase the affordability of housing for Indianapolis residents.

Poor credit history can also make affordable housing difficult to obtain. According to information collected through the Home Mortgage Disclosure Act, a poor credit rating is the number one reason for denial of conventional home purchase loans. These numbers also indicate that persons at or below 80 percent of the MSA median family income are more likely to have a poor credit history than those in the above 80 percent category. The Indianapolis Neighborhood Housing Partnership offers short-term housing counseling for persons faced with such issues who are interested in buying a home. Also, the Family Service Association of Central Indiana provides long-term credit counseling and homeownership training to prospective homeowners with more complex credit concerns. Each of these organizations is open to all persons interested in buying or renting housing in Marion County.

Foster and Maintain Affordable Housing

The *2005-2009 Consolidated Plan* focuses on housing, providing services to those at-risk of losing their housing, improving communities and connecting housing opportunities with supportive services. One of the goals in the Consolidated Plan is to increase the availability of safe, decent, affordable housing. The Plan identifies the following strategies to meet this goal and to promote and maintain affordable housing:

-Rehabilitate substandard units to create affordable rental housing
-Rehabilitate substandard units to create affordable homeownership opportunities
-Increase affordable homeownership opportunities through down payment assistance
-Assist low-income homeowners with repairs to residences
-Construct new homes as part of a strategic comprehensive development plan to create homeownership opportunities

In 2007, the City plans to apply approximately $5,330,000 of CDBG and HOME funds towards increasing the availability of safe, decent, affordable housing. The following are some of the projects that will be undertaken to meet these housing objectives.

Brokenburr Re-Development

Since 2004, the City has committed a total of $3,065,000 of HOME funding for the redevelopment of Broken Burr Trails, a former public housing project in Center Township. Now known as Red Maple Grove, this project consists of 165 affordable rental units for persons at or below 60 percent area median family income and 52 affordable homeownership units for persons at 50-80 percent area median family income. The creation of a community center, a neighborhood park and commercial development area are also a part of the project.

West Indianapolis Development Corporation

The City of Indianapolis will award $130,680 of HOME funding to the West Indianapolis Development Corporation (WIDC) for their West Indy HOME Program. In existence since 1995, the program promotes homeownership opportunities for families at or below 80 percent of the area median family income. WIDC will use HOME dollars in a joint collaboration with Habitat for Humanity to build six units for homeownership.

Martindale on the Monon

Martindale Brightwood Community Development Corporation has partnered with Development Concepts, Inc., to develop a comprehensive strategic

redevelopment plan for the Martindale Brightwood neighborhood. This plan consists of new construction on vacant lots, rehabilitation of vacant homes, homeowner repair and commercial development. Since 2004, the City has awarded $140,000 of CDBG funds and $315,790 of HOME funds for down payment assistance provisions through 2007. These funds are allocated to assist homebuyers in the purchase of homes in *the Martindale on the Monon* development area. Also, this *2007 Action Plan* also includes $ 160,000 of HOME funds to acquire and rehabilitate five units for homeownership in the area.

Homeowner Repair

In 2007, the City will provide $2.6 million to 14 private not-for-profit organizations to repair 288 units owned and occupied by households earning less than 80 percent median family income. Typical recipients of homeowner repair assistance are elderly and extremely low-income. Unfortunately, the need for this type of assistance far outweighs the funding available. Many organizations providing homeowner repairs have began to leverage new resources and design their programs to generate revenue as a result. The *2007 Action Plan* includes an additional $291,660 of CDBG funds for organizations who complete units early to provide additional homeowner repairs.

American Dream Downpayment Initiative

Under the HOME Investment Partnerships Program (HOME), the American Dream Downpayment Initiative (ADDI) reserves funding to provide down payment assistance to low-income, first time homebuyers. In 2005, the City of Indianapolis received $955,951 in ADDI funds (for the multiple funding years of 2003, 2004, 2005 and 2006.)

Down payment assistance for 2007 will total approximately $300,000. Of this amount, the Indianapolis Neighborhood Housing Partnership will receive $100,000 for down payment assistance and $100,000 for the American Dream Down Payment Initiative. The remaining $100,000 will be allocated to the West Indianapolis Development Corporation for down payment and closing costs assistance for families at or below 80 percent area median family income. Eighty-five new homeownership opportunities will be created by this program, of which 65 minority families will be assisted in becoming homeowners. Along with reaching out to the public housing residents, the City will make an effort to market this homeownership program to persons and families living in manufactured housing.

Lead Based Paint

In 2007, the Marion County Health Department (MCHD) will continue to work on its lead hazard reduction program, with the City as its partner. The MCHD was awarded approximately $3,000,000 in Lead Hazard Control Grant funds for three years, beginning in 2006. It is expected that the strong efforts already taken place in this project will continue, further protecting thousands of Indianapolis children from hazards associated with lead based paint in housing. Efforts will continue to focus on low-income rental housing, which has been found to have the most cases of childhood lead poisoning in Indianapolis, as well as single family units where lead-poisonings have previously occurred, in some cases multiple times.

It was determined that the majority of the lead poisonings in children in Marion County come from rental housing contamination. As such, additional safeguards to address large multi-family housing units in low-income areas has increased. Working through Community Action of Greater Indianapolis and its weatherization program and local Community Development Corporations, the City and the MCHD will be able to aggressively tackle the problems of lead hazards in low income housing.

For the year 2007, the MCHD plans to conduct 250 inspections of pre-1978 low-income housing units and remove lead-based paint hazards from 120 units of affordable housing.

Public Housing

Indianapolis' public housing agency, the Indianapolis Housing Agency (IHA), was designated as troubled by HUD in 2005. The City of Indianapolis has provided technical and financial assistance to IHA over the past year to improve its operations and have the troubled designation removed. While it is anticipated that the troubled status will be rectified in the next year, the City will continue to work with IHA and provide assistance as needed.

In 2007, City staff will continue to meet with IHA staff on a regular basis to review various projects, discuss plans for development and keep open the lines of communication. The City will also provide assistance to IHA with the HUD required environmental review process. This type of assistance is important to ensure that IHA is working towards it goals in conjunction with the City. In addition to technical assistance, the City will provide financial assistance to the Red Maple Grove project, formerly Brokenburr Trails, and Section 8 homeownership.

A multi-phased plan to redevelop and expand the Brokenburr Trails community was prepared by IHA. Located at the corner of Raymond and Perkins Streets on the city's South side, the project consists of 165 affordable rental units for persons at or below 60 percent of the median family income and 52 affordable homeownership units for persons at 50-80 percent median family income. In addition to the new housing opportunities, a community center, a neighborhood park and a commercial development are also planned. The City will invest $800,000 of HOME funds in this project for 2007. The City's total investment will be more than $5 million ($3 million of HOME funds for construction and $2 million of local funds for infrastructure.)

Homeless Assessment

Many homeless families and individuals face both internal and external issues that lessen their ability to obtain and sustain mainstream housing. Internal barriers include, but are not limited to, addiction and substance abuse, mental illness and educational issues. When these problems are coupled with external barriers such as the lack of job training, domestic violence, lack of transportation, difficult access to childcare and a lack of affordable housing, a spiraling cycle of hopelessness and homelessness can occur.

In April 2002, the Coalition for Homelessness Intervention and Prevention (CHIP) released the City of Indianapolis' *Blueprint to End Homelessness.* A 10-year comprehensive plan, the *Blueprint* identifies five strategies that must be implemented in order to obliterate homelessness in Indianapolis within the next decade.

? Goal 1: **Address Housing Needs.** Create 1,700 housing units through new construction, rehabilitation and the preservation of existing units for the 0-30 percent MFI population.

? Goal 2: **Prevent Homelessness.** Seek to increase homelessness prevention activities to ensure that individuals who are currently housed remain housed. Implement employment assistance, housing subsidies and other services to help prevent families and individuals from becoming homeless.

? Goal 3: **Improve Access and Coordination of Housing and Services.** Coordinate access to housing and services through a structured, strengths-based case management. Provide information and referral assistance and 24-hour access to housing and services. Improve coordination of street outreach. Create wet shelters to provide prompt access to treatment for publicly intoxicated individuals. Improve access to transportation and services for non-English speaking individuals. Help families access subsidized childcare and improve access to housing.

? Goal 4: **Enhance Services.** Ensure a continuum of employment services to help the homeless reach economic independence. Improve services for homeless persons with mental illness and substance abuse issues. Assist shelters and day service centers in meeting the needs of the homeless. Improve educational services to youth. Enhance the availability of legal services.

? Goal 5: **Coordinate Services for Special Populations.** Better coordinate service systems, housing, shelter and service delivery to veterans, victims of domestic abuse, children and young adults.

The *Blueprint* estimates that some 3,500 individuals, including children, are homeless on any given night in Indianapolis. Through the use of Emergency Shelter Grant (ESG), Supportive Housing Program (SHP) and Housing

Opportunities for Persons with AIDS (HOPWA) grants, the City is able to assist services providers help and support homeless neighbors become self-sufficient.

The City receives approximately $3.3 million annually through *the Continuum of Care* (CoC) grant. Awarded to transitional housing programs, permanent housing programs and service organizations throughout Indianapolis, the CoC directly helps to combat homelessness. The *Blueprint* is the driving force behind the City's decisions on which programs to fund under the *Continuum of Care* grant.

With 15,000 people experiencing homelessness each year in Indianapolis, the City of Indianapolis has a large task at hand in order to eliminate homelessness within the community. While it will take far more than the *Continuum of Care* allotted, the City is diligently acting to achieve its goal to stem the tide of homelessness.

The City continues to work with new and existing community partners to create more permanent supportive housing units, implement a system of care model and expand homelessness prevention efforts. Strides to realize other parts of the plan such as building a wet shelter, expanding the Homeless Management Information System (HMIS) and creating a Housing Database are also underway. Planning, data collection and resource coordination efforts will continue concurrently.

Nine homeless service providers will receive Emergency Shelter Grant (ESG) funding from the City in 2007 to help combat the issue of homelessness and move towards the goals outlined in the *Blueprint.*

- In the only such program of its kind in Indianapolis or its outlying regions, **Gennesaret Free Clinic** offers services to homeless men in need of respite care. They will receive $37,350 for essential services, homelessness prevention and operations costs.

- **Julian Center** provides services to women and their children that are fleeing domestic violence situations. The organization offers a continuum of services from the shelter level to transitional housing. From their referrals, families are transitioned into permanent housing. Emergency Shelter Grant funds totaling $42,300 will be awarded for homelessness prevention and operations costs.

- **Dayspring Center** provides shelter and services to homeless families in Indianapolis. They will receive $36,000 for operations costs.

- The only shelter in Indianapolis that will accept a married couple without children, **Holy Family Shelter** provides shelter and services to homeless families. The organization was awarded $38,250 to aid with homelessness prevention, essential services and operations costs.

- **Quest for Excellence**, a shelter for women and their children fleeing from domestic violence, will receive $12,666 for operations costs.

- From intensive case management to laundry and postal services, **Horizon House** offers numerous day services to homeless individuals. They will receive $39,600 for essential services and operations costs.

- **Salvation Army Social Service Center** provides shelter and services to homeless women and their children. They will receive $36,000 for homelessness prevention and operations costs.

- A provider of services to homeless children ranging in age from infant to 17 years, the **Children's Bureau** will receive $29,600 for homelessness prevention and operations costs.

- **Coburn Place** provides services and transitional housing for women and their children fleeing a domestic violence situation. They will receive $31,500 for operations costs.

The City also has an inter-agency agreement with IndyGo to provide bus tickets to local homeless service providers. This partnership has been in place for several years and has proven to be quite valuable in aiding homeless neighbors get to work, health care appointments, job interviews and other essential locations. In 2007, IndyGo will receive $35,000 to continue this service.

Underserved Needs

Anti-Poverty Strategy

Funding to a variety of projects designed to impact the sources of poverty in our community will continue in 2007. The City has undertaken a holistic approach in its response to homelessness and special needs, complimenting its proactive approach to the issue of poverty in general. Workforce development and job training, services to low-income residents, special needs housing and the development and protection of affordable housing stock are all part of the City's Anti-Poverty Strategy. Designed to impact family, individual and neighborhood self-sufficiency, the following sections detail parts of the plan that will be addressed through the use of federal entitlement dollars.

Workforce Development

One of the weightiest factors contributing to the issue of poverty is the availability of jobs that pay livable wages. From a study of jobs and the economy, the Indianapolis MSA is recovering from an economic downturn, including job losses. However, similar Midwestern cities have experienced greater losses. The

Indianapolis MSA economy is an average job market with average unemployment and average wages for the employed. Although the economy is recovering, there are some hurdles yet to cross. As housing development is intricately tied to a successful economy, it is important to consider the economic structure in terms of the elimination of poverty as it relates to housing. To encourage continued growth in the economy, the following strategies have been identified:

- Place low-moderate income persons in jobs;
- Help ensure employment for at least 180 days for persons placed in jobs;
- Create new jobs through new development;
- Improve commercial facades and signage for small business owners.

The strategies of this plan are not solely to support minimum wage jobs. Rather, they are to help businesses and individuals offer and obtain jobs that pay above minimum wage and result in helping families achieve self-sufficiency and allowing businesses to grow. As a result of the $574,833 in CDBG funds being awarded for job training, placement and retention services in 2007, 1061 individuals will receive assistance.

Nine service providers will receive CDBG funding from the City in 2007 to help with the strategies listed above*:*

- **Horizon House** - $62,000 - Assist 240 homeless individuals with job training, placement and retention services.
- **Indianapolis Private Industry Council** - $110,000 - Provide job training, placement and retention services to 70 individuals.
- **Keys to Work** - $70,000 - Provide job training, placement and retention services to 33 individuals.
- **Neighborhood Self-Employment Initiative** - $35,106 – Provide job training and self-employment services to 180 individuals.
- **Noble of Indiana** - $150,000 - Provide job training, placement and retention services to 326 individuals.
- **Second Helpings** - $49,500 - Assist 52 individuals with job training and placement in the culinary trade.
- **Volunteers of America** - $28,227 - Provide job training, placement and retention services to 120 individuals.
- **Workforce, Inc** - $70,000 - Assist 40 ex-offenders with job training, placement and retention services.

The City is also working in it's third year of a collaborative competitive grant funded by the U.S. Department of Labor and the U.S. Department of Housing and Urban Development to provide housing and assisted employment training to persons experiencing homelessness. The City's partner in this effort, the Indianapolis Private Industry Council (IPIC,) has received $600,000 for the

employment portion of the project. The City will receive $1 million from HUD to implement the housing segment. Forty-two formerly homeless men will take part in the program.

Initiatives for Youth

As the number of persons living below poverty level increases, the percentage of that population that includes children and teenagers rises as well. To address the needs of this very important sub-set of the at-risk population, $176,000 in CDBG funds will be used by area organizations to implement social and educational programs that help to provide a support structure for youth. A significant portion of this funding, $90,000, will go towards summer youth programs sponsored by several local social service organizations.

Implementation

Institutional Structure

Late in 2005, the Division of Community Development for the City of Indianapolis underwent reorganization. The division was merged with the Division of Economic Development to form the new Division of Community Economic Development. This reorganization was an important step forward for the City, allowing for better coordination of its housing, community development, economic development and funding efforts.

Many of the projects previously undertaken through the Division of Economic Development, such as Keystone Enterprise Park and brownfields redevelopment, were either partly or wholly funded with HUD funding through the Division of Community Development. By consolidating these two divisions, it is easier to take a more focused and holistic approach towards achieving the City's goals. In addition, many of the organizations, both for-profit and not-for-profit, which assist the City with the implementation of the *Consolidated Plan,* have historically worked with both divisions. The merge, therefore, will improve communication between partners and help to streamline efforts. One example of this is the process of comprehensive strategic development.

Coordination

Comprehensive strategic development focuses funding into condensed areas so that a larger impact can be made in a neighborhood. In the past, one house on a street might receive homeowner repair or other services while the others would be left alone. Now the goal is to impact as many houses as possible on that block to better help the neighborhood. The city is also looking at areas where other funding has already been used to leverage federal funding and programs.

The Crown Hill Neighborhood, for example, received increased services though the Indianapolis Police Department in 2005 and is now receiving increased services through Marion County Health Department. The Near North Community Development Corporation is also using CDBG funding in the area. This combination of efforts helps to make a greater and more effective impact on the development of that neighborhood. Another example of this is the Martindale on the Monon project. Funded through the Parks Department in association with Martindale-Brightwood CDC, efforts here are focusing on the rehabilitation of a formerly blighted neighborhood along the Monon Trail. Also impacting this area is the FOCUS corridor, a strategic economic development initiative administered by Local Initiatives Support Corporation (LISC.) The coming together of private, non-profit, governmental, and neighborhood resources and efforts will help to insure the strength, vitality and ultimate success of this project an others like it in neighborhoods all over Indianapolis.

The goals of the Consolidated Plan were not determined in a vacuum, nor were they developed without the assistance of other City plans. These goals were designed not only to address the needs of the community, but to also coordinate efforts of all the City departments.

The Division of Planning is currently developing a mass transit study for the City of Indianapolis. One of the goals identified in the Consolidated Plan is to combine housing development with access to transportation. Not only will this goal address the transportation needs of the community as indicated by the survey results, but it will also continue development along established transit corridors.

The Division of Planning has also developed and adopted the Regional Center Plan 2020. This plan, part of a countywide comprehensive plan, is a map for future growth in the downtown Indianapolis area. Many of the areas covered by the plan are those currently served by community development corporations who have assisted the City in the past with development goals. This plan will coordinate the efforts of the private sector with those of the public sector to develop the downtown, working toward a unified vision and goals to live, work, and learn in a healthy downtown. Some of the goals of the regional plan include:

- Develop mixed-use life sciences research community
- Double the population to 40,000 by 2020 with emphasis on mixed use development
- Promote a strategic system of mass transportation and pedestrian/bicycle walkways to assure universal accessibility
- Expand convention and sports capacities and cultural development
- Evaluate the design review process for the Regional Center
- Facilitate and coordinate the implementation of the Regional Center Plan recommendations

A complete copy of the Regional Center Plan, including a map, is available on-line at www.indyrc2020.org.

The use of plans is not only to assist in the development of goals but also determine the projects to be funded with federal dollars. Comprehensive plans, neighborhood plans, and transportation plans can determine if a project considered by the Division of Community Development is in compliance or in direct conflict with the plans. When reviewing project proposals, the Division of Community Development will consider projects that are consistent with any adopted plan of the City of Indianapolis.

To assist with the application review process, the Division of Community Development partners with other agencies in the City to evaluate applications. City staff work on teams of three to review and score each project application. The team then makes recommendations for funding to the Mayor and City-County Council. After approval from the elected officials, recommendations are

submitted to the United States Department of Housing and Urban Development (HUD) for final approval. It is only after this extensive review process that the projects are awarded grant dollars. Through each level of review, beginning with the scoring teams, partner agencies use their expertise to review project applications for compliance with federal, state and local regulations, as well as development plans for the City of Indianapolis.

Monitoring

An important part of the grant process is monitoring. Not only does this process help the City stay on target for reaching the goals of the Consolidated Plan it also helps project sponsors positively impact Indianapolis communities by meeting the goals of their organizations. The City has developed a streamlined process that insures project compliance with all federal guidelines, including those involving the timeliness of expenditures. Once a year, the City will conduct an on-site monitoring visit for all current contracts to verify compliance with all local and federal regulations and policies. Further visits may be required if deemed necessary by program staff.

A. Preparation

1. Each Project Sponsor will be contacted, in person by phone or e-mail, to determine an appropriate time and date of the monitoring visit. The set time and date will be verified, via electronic mail, at least two weeks prior to that date. This electronic notice will include a list of documents that are to be readily available during the visit.

2. An on-site interview with the Project Sponsor's Executive Director will be requested. Any additional support staff needing to be present for the visit should also plan to be available at the scheduled date and time.

B. On-Site Visit

1. An initial interview will be held with the Executive Director or his/her designated representative. City staff will ask a series of questions relating to the capacity of the organization, program effectiveness, contractual compliance and any recent changes that the organization has undergone. At this time, the City staff person will also describe the review process that will occur throughout the remainder of the visit to verify that all required data and files are accessible.

2. City staff will review client files thoroughly, making note of any missing information or documentation. Client eligibility and other requirements will be verified to demonstrate compliance with federal regulations.

3. Personnel Policies and Procedures will be reviewed to insure compliance with local and federal regulations.

4. Claims will be reviewed to verify the organization is maintaining appropriate and sufficient records. Specifically, the City reserves the right to assess any financial

back-up documentation for these claims to determine whether unnecessary or unreasonable expenditures occurred.

5. City staff will conduct and exit interview with the Executive Director to answer any questions or clarify any missing or unusual information found during the visit.

C. Post-Visit Procedures

1. Within fifteen business days of the monitoring visit, City staff will send a letter to the Project Sponsor outlining both the organizations strengths and weaknesses in addition to any corrective actions that should be taken. A deadline will be set for these actions to occur (no more than 60 days) and directions will be given regarding how to demonstrate compliance (i.e. a follow-up visit, phone call, etc.) If a Project Sponsor does not complete all corrective actions outlined in the time allotted, a letter will be sent detailing areas of non-compliance, including copies of previous correspondence and listing actions that the City will take (including possible funding decrease) if the situation is not rectified.

Special Urban Initiatives

Fostering Commercial Urban Strategies (FOCUS)

Fostering Commercial Urban Strategies (FOCUS) is an innovative partnership among the Local Initiatives Support Corporation (LISC,) the Indianapolis Chamber of Commerce, the Indianapolis Coalition for Neighborhood Development (ICND) and the City of Indianapolis. The mission of the program is to jumpstart commercial revitalization in declining core urban neighborhoods. With the combination of leaders from all facets of development, lending and public agencies, the over-arching goal of the program is to change the systemic approach to commercial development in these neighborhoods. FOCUS will work towards five main goals:

Goal 1: Develop new ways to market urban areas.
Goal 2: Increase active commercial development and investment in core neighborhoods.
Goal 3: Further develop neighborhood expertise and capacity.
Goal 4: Work to alleviate existing barriers.
Goal 5: Build sustainability and working models.

During 2003, the City of Indianapolis launched an Economic Development Portal website to assist with the goals of FOCUS and foster more development in the urban core of Indianapolis. The site provides a map-based property search tool to locate properties for sale or lease, online resource guides, local economic development links, demographic and business data, area amenities and general information about Indianapolis. The portal provides a “one stop shop” for developers seeking a location for their commercial development or business. Incentives offered, such as workforce development, Neighborhood Action Grants, brownfield clean-up programs and tax abatement, by the Indiana Department of Commerce and the City of Indianapolis are also listed on the site.

In 2007, the City will award $100,000 of CDBG funds to the Local Initiatives Support Corporation to provide exterior repairs to commercial structures located in Indianapolis urban neighborhoods, with a particular focus on core commercial corridors. This investment will work towards two of the FOCUS goals: (1) Increase active commercial development and investment in core neighborhoods and (2) Work to alleviate existing barriers.

Over the years, public and private partners have worked together to generate many positive changes in Indianapolis neighborhoods. Neighborhood associations, businesses, community development corporations, service agencies and local government have successfully revitalized some of the most distressed areas in Indianapolis. However, all of these efforts have worked

independently and have not resulted in a citywide infrastructure able to respond to community needs with a comprehensive approach.

To combat the decreased energy level and reduced public participation in community development efforts, the city of Indianapolis, along with two community agencies, convened the Community Development Summit in late 2004. The summit, along with two community forums, engaged over 700 community residents and stakeholders over the course of 18 months. While needs of individual neighborhoods differed, the participants called for a comprehensive development strategy, focusing energy, activity and resources towards rebuilding our neighborhoods. The city and its partners, the Local Initiatives Support Corporation (LISC) and the Indianapolis Coalition for Neighborhood Development (ICND) have responded with the Great Indy Neighborhoods Initiative.

The Great Indy Neighborhoods Initiative (GINI) focuses on developing and supporting comprehensive responses to community development. GINI unites stakeholders together to make substantial change through integration of economic, physical and human development into a citywide system. GININ steps to follow are: community building, quality-of-life planning and convening together to accomplish the vision.

Community building looks to the grass-roots level for leadership. It encourages the public to take part in the development and growth of their neighborhood. Public participation begins at simple levels of neighborhood watch groups, block clean ups, and book clubs. Leaders emerge through the relationships built at these activities. From that point, the new leaders will be offered opportunities to train and network with other community leaders and resources.

The networking and resources help leaders to write a quality-of-life plan. Quality-of-Life planning sets a neighborhood vision from an assessment of the needs and assets in a community. It coordinates and enhances all previous and existing plans for a neighborhood, including commercial plans, neighborhood plans, or cultural district plans. Each plan must contain measurable goals, strategies and timelines to reach the vision of the creators.

As part of each action item in the quality-of-life plan, the leaders of the neighborhood must identify stakeholders or a service provider who will provide the program or manage the project to meet each of the goals and strategies. The leaders should select an organization or group to convene all the stakeholders together and prioritize the projects and programs to best meet the vision of the neighborhood. This convening organization will help partnerships remain strong and united.

The City of Indianapolis, as part of GINI, encourages communities to redevelop and reshape their neighborhoods through this comprehensive approach. Many of the projects, as a result of quality-of-life plans, will encourage housing and

economic development as well as social services. The city will work with these neighborhoods to support their vision and work towards a solution.

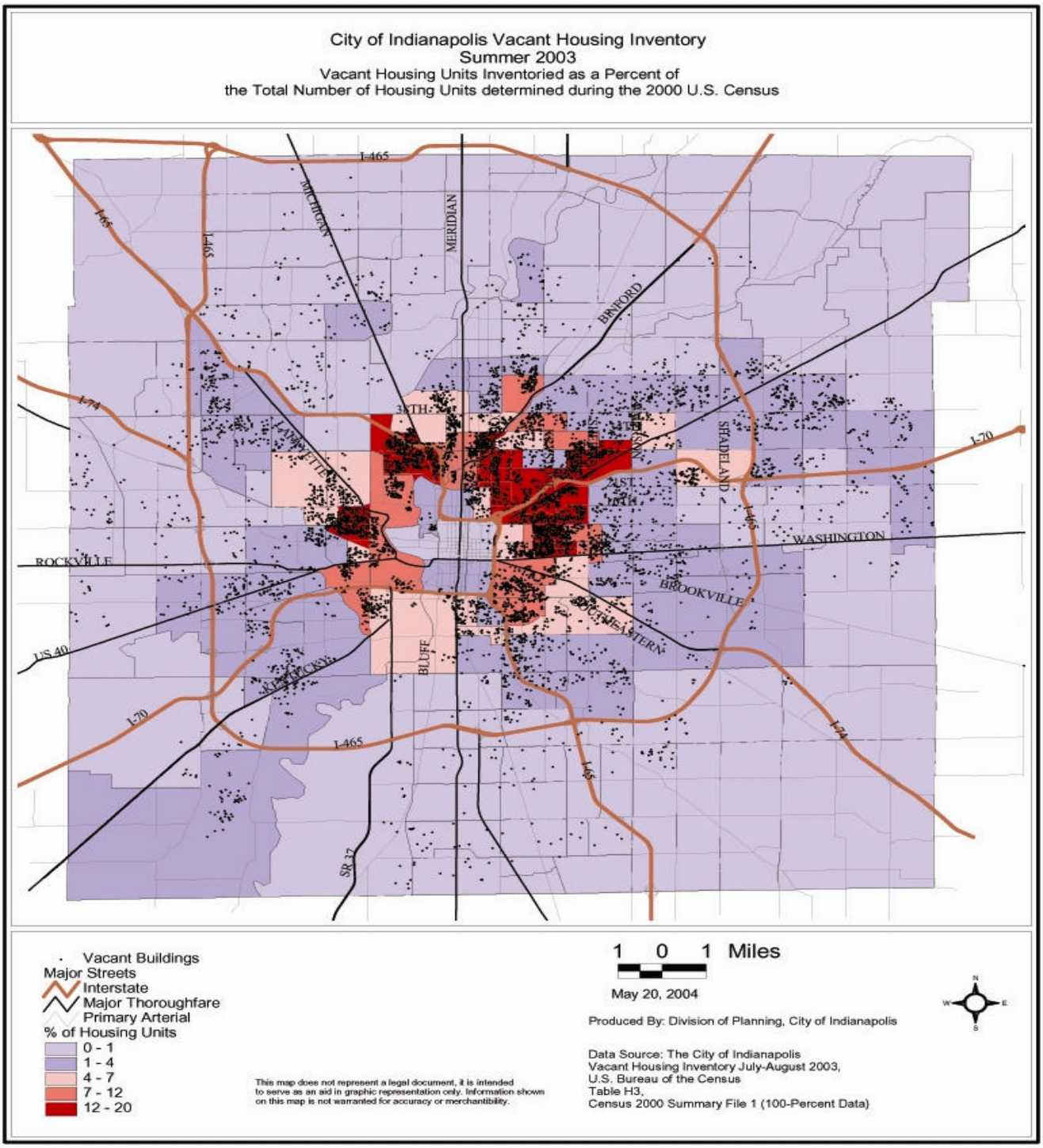
Abandoned Homes

Abandoned homes are defined by the Mayor's Vacant Home Initiative as "a chronically vacant home whose owner has not taken the necessary steps to bring the home on the market or a home whose owner has neglected minimum financial, functional and physical upkeep." Vacant homes are unoccupied homes, which can be a temporary result of normal turnover or for an extended period of time. As part of this Initiative, a survey of vacant and abandoned homes in Indianapolis was taken during the summer of 2003. Homes were surveyed, and City staff collected five items for each building.

1. The number of dwelling units (usually one or two) per building.
2. The status of the building's vacancy.
3. A rating on the condition of the building, from poor ("E" rating) to good ("A" rating).
4. The condition of the site surrounding the building.
5. A digital photograph of the building façade.

The survey identified 7,913 vacant residential structures in Marion County containing approximately 9,013 vacant units. 88.9 percent of all vacant and boarded buildings are located in areas served by community development corporations. The majority of the buildings were given a "C" rating or found to be in fair or average condition. A few buildings received an "A" rating or were in good condition. The map on the following page shows the location of abandoned or vacant buildings across Marion County.

In 2003, the Mayor formed a Vacant Homes Task Force to study the issue and develop strategies and goals to fight the war on abandoned homes in Indianapolis. In 2005, the City received a technical assistance grant from the National Vacant Properties Campaign. This grant brought national experts to Indianapolis to review and research existing programs, ordinances, and laws related to vacant properties. As a result, a report that includes recommendations for change within existing laws and possible changes through amending ordinances and creating new legislature was prepared. In 2006, the City will work with the Vacant Homes Task Force to review these recommendations and work towards implementation where it is appropriate. In addition, the City will invest Community Development Block Grant funds in the Unsafe Building Program to secure, demolish and repair vacant abandoned homes in 2006.


City of Indianapolis Vacant Housing Inventory
Summer 2003
Vacant Housing Units Inventoried as a Percent of
the Total Number of Housing Units determined during the 2000 U.S. Census
I-465
MICHIGAN
MERIDIAN
BINFORD
I-65
I-74
38TH
LAFAYETTE
SHADELAND
I-70
21ST
WASHINGTON
ROCKVILLE
BROOKVILLE
SOUTHEASTERN
US 40
KENTUCKY
BLUFF
SR 37
Vacant Buildings
Major Streets
Interstate
Major Thoroughfare
Primary Arterial
% of Housing Units
0 - 1
1 - 4
4 - 7
7 - 12
12 - 20
This map does not represent a legal document, it is intended to serve as an aid in graphic representation only. Information shown on this map is not warranted for accuracy or merchantibility.
1 0 1 Miles
May 20, 2004
Produced By: Division of Planning, City of Indianapolis
Data Source: The City of Indianapolis
Vacant Housing Inventory July-August 2003,
U.S. Bureau of the Census
Table H3,
Census 2000 Summary File 1 (100-Percent Data)

Neighborhood Revitalization Strategy Area

In 1996, the City received a Neighborhood Revitalization Strategy Area (NRSA) designation. That area was subsequently expanded in 1999. In 2005, the City began to research the possibility of amending its current NRSA. Using current data from the United States Census Bureau, consulting with various community development organization, and analyzing current market data, the amended its 2005-2009 Consolidated Plan to expand the Indianapolis NRSA and create a strategic plan for this area. Please see Appendix C for a map of the NRSA.

The expansion of the NRSA allows for even greater flexibility in investing federal funds. This will increase our ability to focus on comprehensive strategic development within the NRSA, which in turn increases the impact of investment in our neighborhoods. In 2006, the City will invest federal grant funds and leverage other funding sources in the NRSA to achieve the goals identified below.

Increase the availability of safe, decent, affordable housing.

Strategy	2007
Rehabilitate substandard units to create rental housing for persons at 0-30% MFI.	18
Rehabilitate substandard units to create rental housing for persons at 31-80% MFI.	10
Rehabilitate/New Construction substandard units to create homeownership opportunities.	12
Increase homeownership opportunities for low-moderate income persons through down-payment assistance.	20
Assist homeowners with repairs to residences.	150

Prevent homelessness for special needs populations and persons at-risk of homelessness.

Strategy	2007
Provide rent and utility assistance to persons with special needs and persons at risk of homelessness.	30
Provide supportive services to persons at risk homelessness or special needs populations to work towards self-sufficiency.	2500

Increase educational opportunities.

Strategy	2007
Increase educational opportunities for youth.	250
Provide job training to low-moderate income persons.	150

Support capital enterprise development for job creation.

Strategy	2007
Place low-moderate income persons in jobs.	50
For persons placed in jobs, help ensure employment for at least 180 days.	20
Create new jobs through new development.	100
Improve commercial facades and signage for small business owners.	12

Eliminate unsafe buildings and sites.

Strategy	2007
Eliminate unsafe sites that pose a threat to the environment.	1
Eliminate unsafe structures that pose a threat to public safety.	1500

Combined, these goals and strategies will make a positive impact on the residents, businesses and stakeholders of the neighborhoods that make up the City's NRSA. The *Consolidated Plan* identifies a surplus of housing units affordable for households earning more than 30 percent of the area median family income and does not call for new construction of housing units. However, the *Consolidated Plan* does support comprehensive strategic community development, which may include new construction based on the needs of a particular area. The goals of the NRSA also call for comprehensive strategic development. By utilizing federal funds, private funds and tax abatement, these goals can be achieved to improve the quality of life for residents of this designated area.

Citizen Participation

A key component of the City's community development efforts are the cooperation and participation with community stakeholders. Public feedback is the single most important guide in the development of goals for the City's *Action Plan* and it's *2005-2009 Consolidated Plan*.

Through public availability sessions, residents were able to get answers to their questions about community development and the application and funding processes. City staff also used feedback from the Community Development Summit held in 2004 to shape the direction of community development for the city. In an effort to include the most diverse sampling of public input, the City held meetings in different areas of Indianapolis. In doing so, citizens were provided a platform in which they could meet with City staff and better understand the grant funding process.

At these sessions, participants received a neighborhood survey designed specifically to help the City prioritize its community development efforts in housing, non-housing and homelessness. Respondents were asked to classify activities and programs in these areas from lowest to highest priority. Additionally, surveys were mailed out to more than 300 residents and organizations and made available online at the Division of Community Economic Development website. A total of 639 surveys were returned, with the majority of respondents identifying themselves as individuals.

In section one, the highest housing related priority was identified as the Demolition/Rehabilitation of Unsafe and Abandoned Properties. The following were the top-rated housing priorities in this year's survey were respectively:

- Demolition/Rehabilitation of Unsafe and Abandoned Properties
- Permanent Supportive Housing
- Homeowner Repair
- Emergency Shelters
- Transitional Housing

Section two focused on the issue of homelessness. More specifically, respondents were asked which supportive services they believed were most needed to assist homeless persons: job training, life skills programs, case management, mental health services, housing placement and substance abuse treatment. Results indicate that Indianapolis residents believe a comprehensive approach to homelessness is the best defense against this growing epidemic, equally ranking the six areas. This response also further reinforces the City's approach towards implementing the *Blueprint to End Homelessness*.

The third section of the survey relates to non-housing community development, which includes public facilities, public services, infrastructure and economic

development activities. Because other city funding resources are available to address several of the highest rated non-housing issues, these services were shifted to allow other issues better served by HUD funding sources to form the top five services listed below.

The top five non-housing services identified in this year's survey were as follows, respectively:

- Commercial Development
- Transportation Services
- Youth Centers
- Youth Services
- Employment Training

Survey results and the application for 2007 funds were released at a public meeting on June 19, 2006. This meeting was held at the Indianapolis Urban League office. Applicants proposing to address the top needs identified through the community survey were awarded additional points as part of the application review criteria. The Evaluation Criteria was also released to the public at the meeting on June 19th.

Citizen Participation is a critical part to completing this Plan. It began by seeking input from the community on housing and community development priorities, using that input as part of the City's application review process, and ended by receiving feedback from the community on the draft Plan and funding recommendations. Please see Appendix D for citizen comments on the draft Plan.

Resources

The City anticipates receiving approximately $14.9 million in federal resources for these four entitlement grants (CDBG, HOME, ESG and HOPWA) in 2007. To maximize the benefits of this funding, it is important to leverage these federal funds with other private, public, state, local and in-kind dollars. In the fiscal year 2007, the City of Indianapolis anticipates leveraging $65,890,158 of other funds for programs that work towards the goals outlined in the *2005-2009 Consolidated Plan*. HOME funds will exceed the 25 percent match requirements through private funding and project sponsors. ESG grant matching requirements will also be satisfied utilizing funds from other federal, state and private dollars. The table below illustrates the allocation of funding and the amount of leveraging for each goal.

Annual Action Plan Goal	Entitlement	City Dollars	Project Sponsor	Other Funds	Total Leverage Dollars
Increase the availability of safe, decent, affordable housing	$7,024,570	$ -	$5,816,377	$13,457,148	$19,273,525
Prevent homelessness for special needs populations & persons at-risk	$1,491,985	$ -	$3,308,872	$3,937,841	$7,246,713
Decrease the number of homeless individuals/families in Indianapolis	$1,628,600	$ -	$60,000	$16,856,351	$16,916,351
Increase educational opportunities	$995,833	$ -	$3,080,883	$4,466,968	$7,547,851
Support capital enterprise development for job creation	$130,000	$ -	$136,000	$196,000	$332,000
Eliminate unsafe buildings & sites	$1,100,000	$200,000	$ -	$ -	$200,000
Increase community building activities to foster "Great Indy Neighborhoods"	$25,000	$ -	$61,435	$76,578	$163,013
Combine housing opportunities with social & public services	$77,300	$ -	$970,019	$807,398	$1,777,417
Total	**$12,473,288**	**$200,000**	**$13,433,586**	**$39,798,284**	**$65,905,158**